

**United States Patent And Trademark Office**

Applicant(s) : Douglas Monticciolo  
Application No. 09/805,522  
Filed : March 13, 2001  
Title : METHOD OF COST EFFECTIVELY FUNDING A LOAN  
TC/AU : 3624  
Examiner : Subramanian, Narayanswamy  
Docket No. 198191/0004

January 11, 2008

Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

**SUPPLEMENTAL AMENDMENT**

Sir:

This supplemental amendment is being filed in response to the office communication mailed January 2, 2008.

**Listing of Claims** begins on page 2 of this paper.

**Remarks** begin on page 4 of this paper.